

IN RE:

KURT A. RESCH  
KATHLEEN A. RESCH  
Debtor(s)

Ronda J. Winnecour  
Movant

vs.

No Repondents.

Case No.:20-20802

Chapter 13

Related to: Document No. 77

**ENTERED BY DEFAULT**

ORDER OF COURT

AND NOW, this 18th day of July, 20 25, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

- (1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.
- (2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.
- (3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).
- (4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.
- (5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.
- (6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

FILED  
7/18/25 3:59 pm  
CLERK  
U.S. BANKRUPTCY  
COURT - WDPA

BY THE COURT:  
  
U.S. BANKRUPTCY JUDGE **dmr**

In re:  
Kurt A. Resch  
Kathleen A. Resch  
Debtors

Case No. 20-20802-CMB  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Jul 21, 2025

User: auto  
Form ID: pdf900

Page 1 of 3  
Total Noticed: 30

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 23, 2025:

Recip ID	Recipient Name and Address
db/jdb	+ Kurt A. Resch, Kathleen A. Resch, 3020 East Bardonner Road, Gibsonia, PA 15044-8111
15210054	Bureau of Individual Tax, P.O. Boc 280432, Harrisburg, PA 17128-0432
15210065	PNC Credit Card, P.O. Box 856177, Louisville, KY 40285-6177
15210066	Selective Insurance Company, Amato and Keating, P.C., 107 N. Commerce Way, Ste. 100, Bethlehem, PA 18017-8913

TOTAL: 4

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	Email/Text: Bankruptcy@Freedommortgage.com	Jul 22 2025 00:39:00	Freedom Mortgage Corporation, 11988 Exit 5 Parkway, Building 4, Fishers, IN 46037-7939
cr	+ Email/Text: ebnpeoples@grblaw.com	Jul 22 2025 00:39:00	Peoples Natural Gas Company LLC, GRB Law, Frick Building, 437 Grant Street, 14th Floor, Pittsburgh, PA 15219-6101
cr	+ Email/Text: ebnjts@grblaw.com	Jul 22 2025 00:39:00	Township of Hampton, GRB Law, 437 Grant Street 14th Floor, Frick Building, Pittsburgh, PA 15219, UNITED STATES OF AMERICA 15219-6101
15210055	Email/Text: Bankruptcy.RI@Citizensbank.com	Jul 22 2025 00:39:00	Citizens Bank, P.O. Box 42008, Providence, RI 02940-2008
15216636	Email/Text: Bankruptcy.RI@Citizensbank.com	Jul 22 2025 00:39:00	Citizens Bank N.A., One Citizens Bank Way, JCA115, Johnston, RI 02919
15229163	Email/Text: Bankruptcy.RI@Citizensbank.com	Jul 22 2025 00:39:00	Citizens Bank, N.A., One Citizens Bank Way Mailstop JCA115, Johnston, RI 02919
15210056	Email/Text: Bankruptcy.RI@Citizensbank.com	Jul 22 2025 00:39:00	Citizens Credit Card, P.O. Box 42010, Providence, RI 02940-2010
15240492	Email/PDF: Citi.BNC.Correspondence@citi.com	Jul 22 2025 00:50:39	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
15210062	Email/PDF: Citi.BNC.Correspondence@citi.com	Jul 22 2025 01:54:43	Macy's, P.O. Box 9001094, Louisville, KY 40290-1094
15240439	Email/Text: bnc-quantum@quantum3group.com	Jul 22 2025 00:40:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
15240482	+ Email/Text: kburkley@bernsteinlaw.com	Jul 22 2025 00:40:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
15232227	Email/Text: Bankruptcy@Freedommortgage.com	Jul 22 2025 00:39:00	FREEDOM MORTGAGE CORPORATION, ATTN.: BANKRUPTCY DEPARTMENT, 11988

District/off: 0315-2

User: auto

Page 2 of 3

Date Rcvd: Jul 21, 2025

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			Exit 5 Parkway, Building 4, Fishers, IN 46037-7939
15210057	Email/Text: Bankruptcy@Freedommortgage.com	Jul 22 2025 00:39:00	Freedom Mortgage, P.O. Box 6656, Chicago, IL 60680-6656
15243293	+ Email/Text: Hcabankruptcy-courtntices@hcamerica.com	Jul 22 2025 00:40:00	HYUNDAI CAPITAL AMERICA DBA, KIA MOTORS FINANCE, PO BOX 20825, FOUNTAIN VALLEY, CA 92728-0825
15257741	+ Email/Text: Bankruptcy@keystonecollects.com	Jul 22 2025 00:40:00	Hampton Township, c/o Keystone Collections Group, 546 Wendel Road, Irwin, PA 15642-7539
15257740	+ Email/Text: Bankruptcy@keystonecollects.com	Jul 22 2025 00:40:00	Hampton Township School District, c/o Keystone Collections Group, 546 Wendel Road, Irwin, PA 15642-7539
15210058	Email/PDF: Citi.BNC.Correspondence@citi.com	Jul 22 2025 00:50:09	Home Depot Credit, P.O. Box 9001010, Louisville, KY 40290-1010
15210059	Email/Text: sbse.cio.bnc.mail@irs.gov	Jul 22 2025 00:40:00	Internal Revenue Service, P.O. Box 69 Stop 11, Memphis, TN 38101-0069
15210060	+ Email/Text: Bankruptcy@keystonecollects.com	Jul 22 2025 00:40:00	Keystone Collections Group, 546 Wendel Road, Irwin, PA 15642-7539
15210061	^ MEBN	Jul 22 2025 00:13:15	Kia Motors Finance, P.O. Box 650805, Dallas, TX 75265-0805
15238526	Email/Text: Bankruptcy.Notices@pnc.com	Jul 22 2025 00:39:00	PNC Bank National Association, PO Box 94982, Cleveland OH 44101
15210064	Email/Text: Bankruptcy.Notices@pnc.com	Jul 22 2025 00:39:00	PNC Bank, N.A., P.O. Box 747032, Pittsburgh, PA 15274-7032
15213881	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jul 22 2025 00:40:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946
15237641	Email/Text: bnc-quantum@quantum3group.com	Jul 22 2025 00:40:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
15243283	+ Email/Text: ebnjts@grblaw.com	Jul 22 2025 00:39:00	Township of Hampton, GRB Law, c/o Jeffrey R. Hunt, Esquire, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh PA 15219-6101
15210067	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jul 22 2025 00:40:00	Ultra Credit Card, P.O. Box 659820, San Antonio, TX 78265-9120

TOTAL: 26

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
15210063		PNC Bank Credit Card, P.O. Box 856177, Louisville
cr	*P++	CITIZENS BANK N A, ATTN BANKRUPTCY TEAM, ONE CITIZENS BANK WAY, JCA115, JOHNSTON RI 02919-1922, address filed with court:, Citizens Bank N.A., One Citizens Bank Way, JCA115, Johnston, RI 029119
cr	*+	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945

TOTAL: 1 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

District/off: 0315-2

User: auto

Page 3 of 3

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**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 23, 2025

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 18, 2025 at the address(es) listed below:

Name	Email Address
Denise Carlon	on behalf of Creditor Freedom Mortgage Corporation dcarlon@kmlawgroup.com
Francis E. Corbett	on behalf of Debtor Kurt A. Resch fcorbett@fcorbettlaw.com fcorbett7@gmail.com
Francis E. Corbett	on behalf of Joint Debtor Kathleen A. Resch fcorbett@fcorbettlaw.com fcorbett7@gmail.com
Jeffrey R. Hunt	on behalf of Creditor Township of Hampton jhunt@grblaw.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com btemple@bernsteinlaw.com;aepiscopo@bernsteinlaw.com;kebeck@ecf.courtdrive.com;agilbert@bernsteinlaw.com
Mario J. Hanyon	on behalf of Creditor Freedom Mortgage Corporation wbecf@brockandscott.com mario.hanyon@brockandscott.com
Milos Gvozdenovic	on behalf of Creditor Citizens Bank N.A. mgvozdenovic@weltman.com pitecf@weltman.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com

TOTAL: 10